

Remarks

A. Claims In The Case

Claims 41, 42, 44, 45, 47, 48, 50, 52, 53, 55-60, 62, 64, 65, 67-71, and 75 are pending in the case.

B. The Claims Are Not Obvious Over Johnson in view of Reid in view of Myers Pursuant To 35 U.S.C. § 103(a)

The Examiner rejected claims 41-42, 44-45, 47-48, 50, 52-53, 55-60, 62, 64-65, 67-71 and 75 as being unpatentable over U.S. Patent No. 6,560,592 to Reid et al. (hereinafter "Reid") in view of U.S. Patent No. 5,581,677 to Myers et al. (hereinafter "Myers"). Applicant respectfully disagrees with these rejections.

To reject a claim as obvious, the Examiner has the burden of establishing a *prima facie* case of obviousness. *In re Warner et al.*, 379 F.2d 1011, 154 U.S.P.Q. 173, 177-178 (C.C.P.A. 1967). To establish a *prima facie* obviousness of a claimed invention, all the claim limitations must be taught or suggested by the prior art. *In re Royka*, 490 F.2d 981, 180 U.S.P.Q. 580 (C.C.P.A. 1974), MPEP § 2143.03.

Claim 41 describes a combination of features including:

a template table comprising a plurality of rows, each row of the template table comprising a rules style, wherein the rules style for each row of the template table specifies a syntax for one of a plurality of business rules, wherein each of a plurality of business rules is classified into one of the rule styles, the syntax for a premise and a resulting rule action for a given rule style being common to business rules within the rule style;

Reid and Myers, whether considered separately or in combination, do not appear to teach or suggest at least the above-quoted features of claim 41.

With respect to claim 41, the Office Action appears to take the position that Reid discloses “wherein each of a plurality of business rules is classified into one of the rules styles, the syntax for a premise and a resulting action for a given rule style being common to business rules within the rule style”. With respect to claim 59, however, the Office Action states that Reid “does not explicitly disclose ‘wherein each of a plurality of business rules is classified into one of the rules styles, the syntax for a premise and a resulting action for a given rule style being common to business rules within the rule style’”. Applicant respectfully submits that Reid does not teach or suggest at least this feature of claim 41. Reid discloses a compiler that handles maintenance of business objects and their rules (Reid, col. 19, line 29-31). A parser breaks the rules down into triggers, premises, actions and alternate actions (Reid, col. 19, lines 51-55). Reid does not appear to teach or suggest wherein each of a plurality of business rules in a template table is classified into one of the rule styles, the syntax for a premise and a resulting rule action for a given rule style being common to business rules within the rule style.

To overcome the deficiencies in Reid noted in the Office Action with respect to claim 59, the Office Action takes the position that Myers suggests “wherein each of a plurality of business rules is classified into one of the rule styles, the syntax for a premise and a resulting action for a given rule style being common to business rules within the rule style.” Applicant respectfully disagrees. Myers discloses a system of automatically producing a display chart from example graphics and data values (Myers, abstract). Myers states:

A small number of primitives with standard composition rules may be used to create most business chart styles. For example, bar charts, column charts, and stacked bar and column charts are all composed of rectangles that change in a single dimension. One problem is that the primitives can be combined in any fashion. thus, providing all possible options is a combinatorial impossibility. By encoding the combination rules as heuristics, example drawings can be interpreted without needing to put all possible combinations in a menu.
(Myers, col. 7, lines 43-52)

Myers discloses heuristics for use in creating different styles of business charts such as bar charts and column charts. A small number of primitives (e.g., rectangles) may be used to create the styles. Myers does not appear to teach or suggest wherein each of the business rules in a

template table is classified into one of the rule styles, the syntax for a premise and a resulting rule action for a given rule style being common to business rules within the rule style.

Claim 41 further describes:

a text table comprising a plurality of rows, each of the rows comprising a text string specifying a syntax for one of the business rules;

Reid and Myers, whether considered separately or in combination, do not appear to teach or suggest at least the above-quoted features of claim 41. The Office Action appears to take the position that Myers suggests the above-quoted feature of claim 41. Applicant respectfully disagrees. Myers discloses a system of automatically producing a display chart from example graphics and data values (Myers, abstract). Rules for the creating the charts are encoded as heuristics (Myers, col. 7, lines 42-51). Myers does not appear to teach or suggest a text table comprising a plurality of rows, each of the rows comprising a text string specifying a syntax for one of the business rules.

Claim 41 further describes:

for two or more rows in the rules data table:
use the rules style for the row in the rules data table as a key to find a matching record in the template table;
read two or more of the business rule data elements and the rules style from the row in the rules data table using information from the template table,
read a text string from the text table;
and
combine at least two of the business rule data elements for the row in the rules data table and the syntax for the rules style specified in the template table and the text string of the text table to form a business rule,

Reid and Myers, whether considered separately or in combination, do not appear to teach or suggest at least the above-quoted features of claim 41. The Office Action acknowledges that Reid does not teach some parts of the above-quoted feature. The Office Action relies on Myers for the features not taught or suggested by Reid. The Office Action states:

Myers suggests that the system having “and”, “a text table comprising a plurality of rows, each of the rows comprising a text string specifying a syntax for

one of the business rules”, “implemented on the computer system”, “for two or more rows in the rules data table”, “use the rules style for the row in the rules data tables as a key to find a matching record in the template table”, “and the rules style”, “the rows in the rules data table”, “for the row in the rules data table and the syntax for the rules style specified in the template table and the text string of the text table” and “a”

The Office Action apparently considered many of the words and phrases introduced in Applicant’s most recent amendment severed from their context in the claim language. For example, the Office Action apparently considered the phrase “for two or more rows in the rules data table” in isolation from the remainder of the language of claim 41 quoted above. Applicant respectfully submits that the language of Applicant’s claims should be considered in the context in which it appears in the claim, rather than in isolation. For example, the steps that follow “for two or more rows in the rules data table” in the language quoted above are performed for two or more rows in a rules data table. Moreover, Applicant submits that Myers does not teach or suggest many of the features as presented by the Examiner. For example, Myers does not appear to teach or suggest using a rules style for a row in a rules data table as a key to find a matching record in the template table. In addition, Myers does not appear to teach or suggest combining business rule data elements for the row in a rules data table and the syntax for a rules style specified in a template table and a text string of the text table to form a business rule.

Claim 41 further describes: “a rules engine configured to assess a value of one or more bodily injury insurance claims as a function of the formed business rules”. Reid and Myers, whether considered separately or in combination, do not appear to teach or suggest at least the above-quoted features of claim 41. Reid and Myers do not appear to mention bodily injury insurance claims. The Office Action does not make reference to any portion of the cited art with respect to the above-quoted feature.

Applicant submits that, for at least the reasons discussed above, amended claim 41 the claims depending thereon are patentable over the cited art. Applicant therefore respectfully requests removal of the 35 U.S.C. §103(a) rejections of these claims.

Amended claim 47 describes a combination of features including:

wherein each of a plurality of business rules is classified into one of the rule styles, the syntax for a premise and a resulting rule action for a given rule style being common to business rules within the rule style;

Amended claim 47 further describes:

providing a text table comprising a plurality of rows, each of the rows comprising a text string specifying a syntax for one of the business rules

Amended claim 47 further describes:

for two or more rows in the rules data table, the computer system:
using the rules style for the row in the rules data table as a key to find a matching record in the template table;
reading data from the row in the rules data table using information from the template table;
reading a text string from the text table; and
combining two or more of the business rule data elements for the row in the rules data table and the syntax for the rules style specified in the template table and the text string of the text table to form one or more business rules for processing one or more bodily injury insurance claims; and

Amended claim 47 further describes:

providing at least one of the formed business rules to a rules engine, wherein the formed business rule is executable by the rules engine to process at least one of the insurance claims

For at least the reasons discussed in reference to claim 41, Applicant submits that the combination of the cited art does not appear to teach or suggest all of the features of Applicant's claim 47 and the claims dependent thereon.

Amended claim 59 describes a combination of features including:

wherein each of a plurality of business rules is classified into one of the rule styles, the syntax for a premise and a resulting rule action for a given rule style being common to business rules within the rule style;

Amended claim 59 further describes:

providing a text table comprising a plurality of rows, each of the rows comprising a text string specifying a syntax for one of the business rules

Amended claim 59 further describes:

for two or more rows in the rules data table, the computer system:
using the rules style for the row in the rules data table as a key to find a
matching record in the template table;
reading data from the rules data table using information from the template
table;
reading a text string from the text table; and
combining two or more of the business rule data elements for the row in the
rules data table and the syntax for the rules style specified in the template table and
the text string of the text table to form one or more business rules for processing one
or more bodily injury insurance claims

Amended claim 59 further describes:

providing at least one of the formed business rules to a rules engine,
wherein the formed business rule is executable by the rules engine to process at
least one of the insurance claims

For at least the reasons discussed in reference to claim 41, Applicant submits that the
combination of the cited art does not appear to teach or suggest all of the features of Applicant's
claim 59 and the claims dependent thereon.

The Office Action apparently considered many of the words and phrases introduced in
Applicant's most recent amendment severed from their context in the claim language. For
example, with respect to the feature "reading data from the row in the rules data table using
information from the template table; reading a text string from the text table; and" in claim 59,
the Office Action appears to take the position that Myers suggests "'the row in;', 'the', 'a',
'string', 'the' and 'and'" (these words were inserted at various points in the claim in Applicant's
last amendment). Applicant submits that the language of Applicant's claims should be
considered in the context in which it appears in the claim, rather than in isolation. For example,
the feature: "reading data from the row in the rules data table using information from the
template table; reading a text string from the text table; and" does not have the same meaning to
one of ordinary skill as the isolated words and phrases "reading data from the rules data table
using information from a template table", "reading elements of text from a text table", "the row
in", "the", "a", "string" "the" and "and". Applicant submits that a person of ordinary skill in the

art would understand Applicant's claims as a combination of features, and not isolated words or phrases such as "string" or "the". Applicant respectfully requests that the Examiner consider all of the words and phrases in claims 41, 47, and 59 in the context of the claims in which they appear.

C. Additional Comments

Based on the above, Applicant submits that all claims are in condition for allowance. Favorable reconsideration is respectfully requested.

If an extension of time is required, Applicant hereby requests the appropriate extension of time. It is believed that no fees are due in association with the filing of this document. If any fees are required, please charge those fees to Meyertons, Hood, Kivlin, Kowert & Goetzel, P.C. Deposit Account Number 50-1505/5053-28000/EBM.

Respectfully submitted,



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